

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Breck B Hall

Debtor(s)

Case No. 16-38154

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/02/2016.
- 2) The plan was confirmed on 02/03/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/17/2017, 08/17/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/25/2017, 07/05/2018.
- 5) The case was completed on 09/10/2018.
- 6) Number of months from filing to last payment: 21.
- 7) Number of months case was pending: 24.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$109,050.00.
- 10) Amount of unsecured claims discharged without payment: \$9,358.16.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$50,350.00
Less amount refunded to debtor	\$816.13

NET RECEIPTS: \$49,533.87

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,983.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,781.42
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$6,764.42

Attorney fees paid and disclosed by debtor: \$17.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACCEPTANCE NOW	Secured	50.00	50.00	50.00	50.00	0.21
ACCEPTANCE NOW	Secured	1,000.00	1,000.00	1,000.00	1,000.00	21.14
AMITA HEALTH ADVENTIST MEDIC/	Unsecured	324.00	1,261.40	1,261.40	1,261.40	0.00
CARMAX AUTO FINANCE	Secured	21,276.85	21,276.65	21,276.65	21,276.65	2,663.04
CAVALRY SPV I LLC	Unsecured	50.00	3,005.98	3,005.98	3,005.98	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	311.00	311.79	311.79	311.79	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	87.00	697.23	697.23	697.23	0.00
KEYNOTE CONSULTING INC	Unsecured	632.00	632.49	632.49	632.49	0.00
OVERLAND BOND & INVESTMENT	Unsecured	6,369.00	9,190.04	9,190.04	9,190.04	0.00
PRESENCE HEALTH	Unsecured	NA	85.00	85.00	85.00	0.00
RENT REC/HIGHPOINT APTS REFLEC	Unsecured	1.00	NA	NA	0.00	0.00
ACCEPTANCE NOW	Unsecured	3,904.00	NA	NA	0.00	0.00
KEYNOTE CONSULT/ACCESS CRED I	Unsecured	299.00	NA	NA	0.00	0.00
ACCESS CREDIT UNION	Unsecured	486.00	NA	NA	0.00	0.00
CCI CONTRACT CALLERS INC/COME	Unsecured	261.00	NA	NA	0.00	0.00
CCI CONTACT CALLERS INC/COMED	Unsecured	107.00	NA	NA	0.00	0.00
MERCH CRED/VILL OF SCHILLER PA	Unsecured	308.00	NA	NA	0.00	0.00
MERCH CRED/ADV LAGRANGE MEN	Unsecured	50.00	NA	NA	0.00	0.00
MERCH CRED/ADV LAGRANGE MEN	Unsecured	10.00	NA	NA	0.00	0.00
MERCH CRED/ADV LAGRANGE MEN	Unsecured	50.00	NA	NA	0.00	0.00
MERCH CRED/ADV LAGRANGE MEN	Unsecured	50.00	NA	NA	0.00	0.00
MERCH CRED/ADV LAGRANGE MEN	Unsecured	50.00	NA	NA	0.00	0.00
NORTHWEST COLL/VILL OF HANOV	Unsecured	150.00	NA	NA	0.00	0.00
WILL COUNTY CLERK	Secured	10,898.83	2,574.48	2,574.48	2,574.48	0.00
WILL COUNTY COLLECTOR	Unsecured	3,632.16	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$21,276.65	\$21,276.65	\$2,663.04
All Other Secured	\$3,624.48	\$3,624.48	\$21.35
TOTAL SECURED:	\$24,901.13	\$24,901.13	\$2,684.39
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$15,183.93	\$15,183.93	\$0.00

Disbursements:	
Expenses of Administration	<u>\$6,764.42</u>
Disbursements to Creditors	<u>\$42,769.45</u>
TOTAL DISBURSEMENTS :	<u>\$49,533.87</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/10/2018

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.